



Attorney Docket No. 99-40113-US

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled SYSTEM AND METHOD FOR PROCESSING AN INSURANCE APPLICATION DURING A SINGLE USER SESSION, the specification of which:

___ is attached hereto.

x was filed on June 10, 1999 as Application Serial No. 09/329,659 and was amended on _____ (if applicable).

PCT Application Entering National Phase

___ was filed on _____ as PCT International Application No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Claimed

_____ (Number)	_____ (Country)	_____ (Day/Month/Year Filed)	_____ Yes	_____ No
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I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

_____ (Application Number)	_____ (Filing Date)
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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

<u>(Application Serial No.)</u>	<u>(Filing Date)</u>	<u>(Status-patented, pending, abandoned)</u>
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I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: W. Scott Railton (Reg. No. 23,039); Arland T. Stein (Reg. No. 25,062); Louis M. Heidelberger (Reg. No. 27,899); Frederick H. Colen (Reg. No. 28,061); Mary E. Buckles (Reg. No. 31,907); Daniel H. Golub (Reg. No. 33,701); Gene A. Tabachnick (Reg. No. 33,801); Kevin J. Garber (Reg. No. 34,171); Gregory L. Bradley (Reg. No. 34,299); John W. Goldschmidt, Jr. (Reg. No. 34,828); Kent E. Baldauf, Jr. (Reg. No. 36,082); Maria N. Rullo (Reg. No. 37,433); and Cheryl L. Gastineau (Reg. No. 39,469).

Address all telephone calls to Daniel H. Golub at telephone number (215) 851-8268.

Address all correspondence to Daniel H. Golub
REED SMITH SHAW & McCLAY LLP
2500 One Liberty Place
Philadelphia, PA 19103-7301

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's Signature _____ Date _____

Full Name of sole or first inventor	<u>David A. Fenton</u>
Residence:	<u>3 Silverwood Drive</u>
	<u>Delran, NJ 08054</u>
Post Office Address:	<u>Same</u>
Citizenship:	<u>USA</u>



Attorney Docket No. 99-40113-US

Inventor's Signature

John A. Traynor

Date Jan 6, 2000

Full Name of sole or second inventor

John A. Traynor

Residence:

30 Redfield Road

Lincroft, NJ 07738

Post Office Address:

Same

Citizenship:

USA

Inventor's Signature

Eunice D. Silver

Date 1/7/2000

Full Name of sole or third inventor

Eunice D. Silver

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Post Office Address:

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Citizenship:

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Inventor's Signature

Karen J. Carfagno

Date 1/7/2000

Full Name of sole or fourth inventor

Karen J. Carfagno

Residence:

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Newark, DE 19711

Post Office Address:

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Citizenship:

USA

Inventor's Signature

Date _____

Full Name of sole or fifth inventor

Carol A. Weaver

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7 Olde Towne Court

Medford, NJ 08055

Post Office Address:

Same

Citizenship:

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(Application Serial No.)	(Filing Date)	(Status-patented, pending, abandoned)

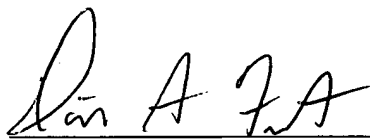
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Inventor's Signature



Date 1/07/2000

Full Name of sole or first inventor

David A. Fenton

Residence:

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Same

Citizenship:

USA



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_____ Date _____

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Inventor's Signature

_____ Date _____

Full Name of sole or third inventor

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_____ Date _____

Full Name of sole or fourth inventor

Karen J. Carfagno

Residence:

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Carol A. Weaver

_____ Date 1/7/2000

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